Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please amend claims 1, 4, 6, and 9 as follows:

1.　　(currently amended): A system for automatically obtaining loss mitigation loan workout decisions, comprising:

a network of personal computers connected into a network administered by a central server computer,

each personal computer in the network including a network interface for transmitting borrower inputs to, and receiving outputs from, the server computer,

each personal computer in the network further including display screens for receiving inputs from, and providing outputs to, a financially troubled borrower, including inputs and outputs relating to a proposed loss mitigation loan workout,

the central server computer having a central processing unit that runs automatic workout decision analysis software, and has access to electronically stored wherein the analysis software analyzes information relating to a preexisting loan whose terms are not being met by the financially troubled borrower and other information necessary to the decision analysis process relating to why the troubled borrower is financially troubled to determine whether to approve the proposed loss mitigation loan workout,

4

Appl. No. 09/788,132
Amdt. dated April 27, 2005
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the central server computer transmitting to the financially troubled borrower,

automatically over the network, approval of the proposed <u>loss mitigation loan</u> workout if certain

predefined parameters are met and, if the predefined parameters are not met, providing further

instructions to the financially troubled borrower.

2.   (original): The system of claim 1, wherein the personal computers are connected

into the network using an Internet connection.

3.   (original): The system of claim 1, wherein the network interface is web-based.

4.   (currently amended): The system of claim 1, wherein the-a user selects a <u>loss</u>

<u>mitigation loan</u> workout type among a menu of predefined <u>loss mitigation loan</u> workout types.

5.   (original): The system of claim 1, wherein if the user inputs fail to satisfy

predetermined guidelines, the user receives a message informing the user that the system cannot

be used.

6.   (currently amended): A method for automatically obtaining <u>loss mitigation</u> loan

workout decisions, comprising:

connecting a network of personal computers connected into a network administered by a

central server computer;

providing each personal computer in the network with a network interface for

transmitting borrower inputs to, and receiving outputs from, the server computer;

displaying on each personal computer in the network screens for receiving inputs from,

and providing outputs to, a financially troubled borrower, including inputs and outputs relating to

a proposed <u>loss mitigation loan</u> workout;

5

running automatic workout decision analysis software ~~having access to electronically stored~~ analyzes information relating to a preexisting loan whose terms are not being met by the financially troubled borrower and other information ~~necessary to the decision analysis process~~ relating to why the troubled borrower is financially troubled to determine whether to approve the proposed loss mitigation loan workout;

transmitting to the financially troubled borrower, automatically over the network, approval of the proposed loss mitigation loan workout if certain predefined parameters are ~~mettions~~ acceptable to the financially troubled borrower.

7.   (original): The method of claim 6, further including:

connecting the personal computers into the network using an Internet connection.

8.   (original): The method of claim 6, further including:

using a web-based interface for connecting the server computer into the network.

9.   (currently amended): The method of claim 6, further including:

system of claim 1, wherein ~~the~~ a user selects a loss mitigation loan workout type among a menu of predefined loss mitigation loan workout types.

10.   (original): The method of claim 6, further including:

transmitting a message informing the user that the system cannot be used if the user inputs fail to satisfy predetermined guidelines.

Please add the following new claims.

11.   (new): A computer-readable medium whose contents cause a computer system to automatically obtain loss mitigation loan workout decisions by performing the steps of:

6

accessing first information relating to a preexisting loan whose terms are not being met by

a financially troubled borrower and second information relating to qualifications of the

financially troubled borrower;

analyzing said second information to determine whether the financially troubled borrower

qualifies for a proposed loss mitigation loan workout;

analyzing said first and second information with respect to certain predefined guidelines

for an acceptable loss mitigation loan workout; and

approving automatically the proposed loss mitigation loan workout if the proposed loss

mitigation loan workout is within said certain predefined guidelines.

12.   (new): The computer-readable medium of claim 11, wherein the user selects a

workout type among a menu of predefined loss mitigation loan workout types.

13.   (new): The computer-readable medium of claim 11, wherein a selected workout

type is a Repay/Forbear workout type, a Borrower Assistance Program workout type, or a Loan

Modification workout type.

7